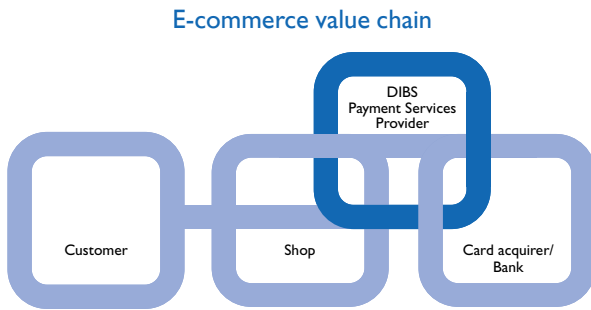




# DIBS in brief 2010

DIBS Payment Services is the Nordic region's leading independent supplier of functional, secure and innovative payment services via the Internet. DIBS creates a link between shops and banks for all payment methods and for all sales channels.



## Underlying business drivers in 2010

- Number of customers at year-end amounted to 14 299 (11 810)
- The inflow of new customers amounted to 2 489 (1 906)
- The shops' collective volume of e-commerce transactions grew by 17 % and amounted to SEK 71.0 (60.7) billion for the year

## Product development during 2010

- Development of the payment gateway by adding new links with additional acquiring banks, the integration of multiple billing solutions, and a large number of online banking services
- Renewal of the platform to handle much larger volumes of transactions and customers
- Development of an open architecture with new interface and new products to buyers and sellers as well as improved opportunities to integrate third-party solutions
- Development of mobile services, such as a new service for consumers to pay easily and securely through smartphones is to be launched in 2011

## Financial development 2010

- Net sales amounted to MSEK 144.8 (127.9), up 13 percent since 2009 (20 percent in local currency)
- EBITDA margin amounted to 33 percent (34)
- Result after tax increased with 15 percent to MSEK 32.8 (28.6)
- Result after tax per share increased with 14 percent to SEK 3.43 (3.04)
- Cash balance amounted to MSEK 55.8 (35.5) at year-end
- Dividend in June 2010 amounted to SEK 1.20 per share, in total MSEK 11.5
- Proposed dividend for the year 2010 amounts to SEK 2.00 per share, in total MSEK 19.2

